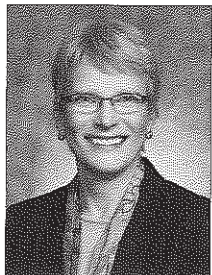


AFFORDABLE



By Rep. Debra Kolste (D – Janesville)

The Patient Protection and Affordable Care Act (i.e. the ACA, Obamacare) enrolled the first consumers in Health Insurance Marketplaces in fall 2013 and the benefits have been indisputable.

The uninsured rate in Wisconsin has fallen from 12.2 to 8.6 percent; those with pre-existing conditions are no longer denied coverage or charged exorbitant premiums by insurance companies; preventative services are covered without deductibles or co-pays; insurance companies are required to spend the bulk of premium costs on medical care rather than administrative expenses; and medical debt is now far less likely to cause bankruptcy.

Health insurance plans are also now required to cover mental health and drug abuse rehabilitation treatment. Young adults can stay on a parent's health insurance plan to age 26.

The impact of the Affordable Care Act on businesses has been overwhelmingly positive and the dire warnings from its detractors have rung hollow. The ACA, which requires businesses with 50 or more full-time employees to make health insurance coverage available, has not been a job killer. In fact, a recent study showed the opposite. If anything, the likelihood of exiting the labor force was higher in states like Wisconsin that did not expand Medicaid compared to states that did expand Medicaid.

The evidence seems to substantiate the claims of several small business owners I spoke with, including Christy Schwan, owner and president of Stellarus Benefits. Stellarus provides benefits consulting to more than 400 employers of all sizes and industries throughout Wisconsin and the Midwest.

"I haven't seen any of our clients reduce hours for employees or shift them from full-time to part-time because of costs associated with the ACA," said Schwan. "Those decisions have more to do with the economy and how their business is performing."

While Schwan acknowledges the burden and cost of reporting has increased for large employers under the ACA, it has also helped to stabilize costs for businesses with fewer than 50 employees.

"It used to be that one sick employee could destroy the bottom line for a small business because medical underwriting allowed insurers to base the company's rates off the health status of your workforce," said Schwan. "Small businesses may actually see their rates decrease now, regardless of the medical conditions of their staff."

In a statewide survey of Wisconsin adults conducted by the Robert Wood Johnson Foundation, the Harvard T.H. Chan School of Public Health and National Public Radio, 63 percent of respondents said the cost they personally pay for health care was reasonable. In summing up, the authors stated "many [Wisconsinites] believe the care they personally receive is excellent, and most believe their personal costs are reasonable."

Wisconsin could receive additional benefits from the ACA if we would join 32 other states accepting federal funds for expanding Medicaid. Accepting this money would expand coverage for 80,000 people and save taxpayers over \$300 million a year. It would also create over 11,000 health care jobs which would have an immediate impact on our economy.

As a legislator, I am keenly aware that no single piece of health care legislation, no matter how broad, can combat all the problems within an industry as complex as health care.

However, we must recognize the good aspects of the law and the benefits it has had for state residents. The answer to solving some of the problems faced by individuals and businesses is to continue innovating and improving upon the ACA. It would be an enormous mistake to repeal it and lose the ground that has been gained.

Let's skip the ideological and political responses to the ACA and continue moving Wisconsin health care policy forward.

BY

Representative Debra Kolste represents Wisconsin's 44th Assembly District. She was on the 2015 Wisconsin Assembly Committee on Health.